

ABSTRACT

A point of sale credit card payment system allowing multiple payments to be made to various payees from a single credit card transaction or any other form of 5 electronic payment. Software, firmware, or hardware located at a consumer location or offsite determines the amount of commissions, travel agency fees, auction fees, or any other fees incidental to the transaction due to a third or other party. During the time of transaction 10 when payment is being made by a credit card or any other form of electronic payment the fees and/or payment(s) due to third party(ies) are separately identified and, based upon instructions from the software, are paid directly by the credit card company to those third parties entitled 15 to receive payment.